RESEARCH HIGHLIGHT

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AGING, RESIDENTIAL MOBILITY AND HOUSING CHOICES

INTRODUCTION

Canada's population is aging. Over the past three decades, the median age of Canadians rose steadily.[1] Declining fertility and births, increasing life expectancy, and the maturation of the large post-war baby boom generation all played roles in this increase. The oldest baby boomers will begin turning 65 in 2011, while the youngest are currently in their early forties and won't hit their senior years for another quarter century.

Housing choices are bound to shift to some degree as the baby boomers age. The likelihood of occupying different kinds of housing varies over the course of people's lives. It is commonly believed, for example, that aging boomers will consider trading suburban homes for smaller dwellings—including condominiums and rental apartments—located close to social, recreational and support services.[2] Although moving is one response to changing circumstances, many older Canadians have strong attachments to and are reluctant to leave homes and neighbourhoods that are at the centre of their social networks, routines and memories.[3] Their preference may be to remain in their homes, adapting them when feasible or simply accepting their shortcomings in return for the familiar benefits they confer.

This Highlight focuses on those households who do choose to move. Using census data, it sketches a broad picture of the housing of Canadian households at different ages.[4] Having established this background, it then examines how frequently Canadian households move, how they came to occupy their present homes, and their reasons for doing so, using new CMHC-sponsored data from Statistics Canada's Survey of Household Spending (SHS).[5] It describes the nature and frequency of recent moves by each age group, identifying broad features of the housing left behind and the housing occupied.

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[1] In 2004, the median age of Canada's population was 38.3 years, compared to 26.2 years in 1971. Statistics Canada, *Annual Demographic Statistics 2004* (Ottawa, Statistics Canada, 2005), CD-ROM files as7101.xls and as0104.xls.

[2] Possible effects of changing demographics on housing markets are reviewed by David K. Foot and Daniel Stoffman in *Boom Bust and Echo How to Profit from the Coming Demographic Shift* (Toronto: Macfarlane Walter & Ross, 1996).

[3] Canada Mortgage and Housing Corporation, *Housing for Older Canadians The definitive guide to the over-55 market* (Ottawa, CMHC, 1999), p. 25.

[4] In this Highlight, the word "age" when applied to households refers to the age of the household maintainer, the person or one of the people in the household responsible for major household payments, such as the rent or mortgage. See Definitions for more detail.

[5] CMHC funded an expanded module of housing questions beginning with the 2002 edition of the SHS. CMHC sponsored development and testing of new survey questions as well as collection of the associated data. These questions have been retained for the 2003 and 2004 editions of the SHS to permit assessment of the stability of patterns over time and to identify any new tendencies that may emerge.

Canada

CMHC SCHL
HOME TO CANADIANS

DEFINITIONS

Data on the mobility of households come from the 2002 *Survey of Household Spending* (SHS) microdata file. **Movers** are households who moved to their present homes in the previous six years (during the period from 1997 to 2002).[6] For these mover households, the SHS identifies broad characteristics of the previous home of the household reference person. It collects information about the most recent move of the household reference person but not about any other moves the person may have made during the last six years.

The SHS defines the **household reference person** as the person or one of the people in the household responsible for major household payments, such as the rent or mortgage. Because this definition is equivalent in all but minor details to the census concept of a household maintainer, the term "maintainer" is used throughout this Highlight, irrespective of whether data come from the Census or the SHS.

This Highlight identifies moves by the age of the household reference person in 2002, not the age at the time of the move. Because the most recent move could have taken place at any time during a six-year period, it may not have occurred at the age to which it is attributed. For example, a move by a senior household (a household maintained by someone 65 or older) could have taken place when the reference person was actually younger than 65.

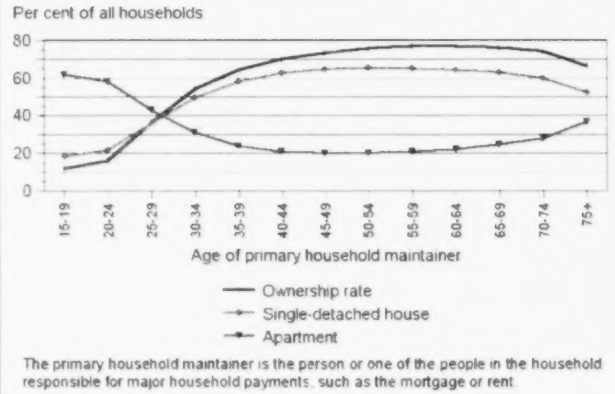
The SHS is a survey of private households. Households moving from a private home to a nursing home or some other type of institution are therefore not included in the SHS sample or the analysis presented here.[7]

All the data presented in this Highlight are based on a sample of at least 50 households—much more than 50 in most instances. Cases where the sample is below 50 are identified in tables with the notation "n.a.". Movers represented slightly less than half of the 14,700 households in the 2002 SHS sample, but the sample is much smaller for specific age segments, especially when examining households moving from and to particular kinds of housing.

HOUSING CHOICES BY AGE GROUP

Different types of housing—be they rental apartments, townhouses, detached suburban homes, or condominium apartments—tend to be associated in people's minds with certain kinds of occupants–single renters, childless couples, mature families, empty nesters, seniors and so on. Age is typically one of the defining attributes of such classifications. Developers frequently market their projects to groups that are partly if not largely defined by age. These everyday observations are the most immediate, albeit indirect, evidence that Canadians move throughout their lives. It is not that any particular housing type is exclusive to a given age, but rather that certain types of housing are more common at certain ages.

Figure 1: Occupancy of Dwelling Types by Age Group, Canada, 2001



The primary household maintainer is the person or one of the people in the household responsible for major household payments, such as the mortgage or rent.

Source: CMHC, adapted from Statistics Canada (Census of Canada)

In 2001, the rate of homeownership rose rapidly with age, peaking between 60 and 64 and dropping at older ages (see Figure 1).[8] Occupancy of single-detached homes followed a similar trajectory, peaking at age 50-54 and declining gradually thereafter. By contrast, apartment-living traced a U-shaped path, highest under age 25, flat from ages 40 to 59, and rising at older ages. Owner-occupied condominiums were increasingly common after age 50, especially apartment condominiums (see Figure 2).

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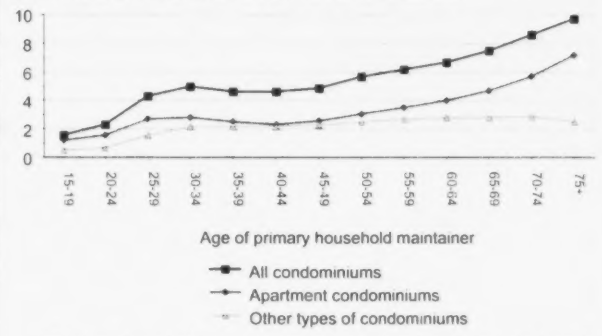
[6] If members of a household moved to the dwelling at different times, the SHS deems the date of the household's move to be the first year that any household member lived in the dwelling.

[7] Residents of institutions, such as prisons and nursing homes, are excluded from the SHS sample. Housing complexes for seniors with apartments that have a separate entrance, a kitchen and a bathroom are not considered institutions. According to communication from Statistics Canada, "To be considered a collective dwelling and excluded from the survey, the needs of the inhabitants must be looked after to a significant extent by agencies outside the household." Although collective dwellings are not part of the survey universe, the SHS sample does include a few residents of non-institutional collective dwellings, such as hotels, rooming houses and camps. These non-institutional collective residents are people who lived in collective dwellings on December 31 but who had moved to private residences by the time they were interviewed (in January, February or March). The SHS also excludes those living on Indian reserves and crown lands, representatives of foreign countries and their families, members of communal colonies, and members of the Canadian Armed Forces who live in military camps.

[8] Homeowners include buyers of both freehold and condominium units.

Of course, these patterns do not actually describe the lifetime experiences of any one group. They bring together information about different generations (birth cohorts) as of a single date.[*] Figure 1 identifies the ownership rate of each generation in 2001—those aged 45 to 49 for instance—but not what the rates for each group were 5, 10, or 20 years previously.

Figure 2: Owner-Occupied Condominiums by Age Group, Canada, 2001

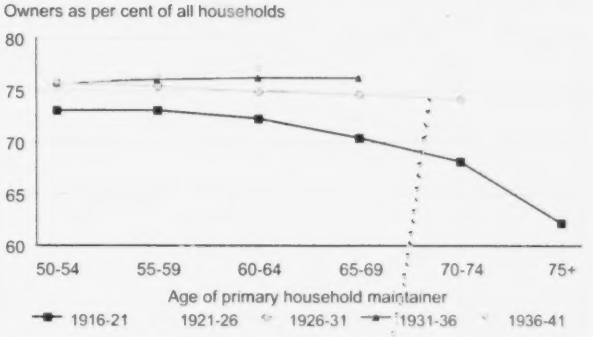


The primary household maintainer is the person or one of the people in the household responsible for major household payments, such as the mortgage or rent. The Census of Canada does not identify condominium units occupied by renters.

Source: CMHC, adapted from Statistics Canada (Census of Canada)

Because of their unique characteristics and experiences, individual cohorts may exhibit distinct differences in their housing choices. In recent decades, the ownership rates at ages 55 or over of successive cohorts born prior to World War II have surpassed those of earlier generations (see Figure 3). In addition, the tendency for rates to drop with advancing age has been less evident for the most recent cohorts. Consequently, as people born in the late 1920s and 1930s move deeper into their senior years, their rates of homeownership will likely be higher than suggested by Figure 1 and may not drop as much with increasing age.

Figure 3: Ownership Rates by Birth Cohort, Canada, 1971-2001



The primary household maintainer is the person or one of the people in the household responsible for major household payments, such as the mortgage or rent.
Birth cohorts consist of people born during specific periods.

Source: CMHC, adapted from Statistics Canada (Census of Canada)

It is less certain that the ownership rates of baby boomers as they approach and reach retirement age will eclipse those of previous generations. Through 2001 at least, homeownership attainment by baby boomers, particularly by younger boomers, lagged that of older cohorts (see Table 1). For example, 64.3 per cent of households maintained by 35-39-year-olds in 2001 owned their homes, compared to 70.2 per cent for the same age group in 1981. The history of the pre-war cohorts shows that there is nothing fixed about the paths traveled by different generations as they age. A continuation of favourable ownership conditions, including attractive mortgage rates and sustained employment and income growth, would further the ownership aspirations of baby boomers. So would continued development and expansion of ownership housing choices that appeal to older Canadians, such as condominiums.

Table 1: Homeownership Rates, Canada, 1971-2001

	Age of Primary Household Maintainer												
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
1971	9.6	14.3	33.3	53.0	64.3	69.9	72.2	73.1	72.1	70.6	70.0	67.5	65.9
1976	8.5	20.2	43.2	60.8	68.9	73.0	74.4	74.2	73.1	70.5	67.3	64.6	60.9
1981	9.1	19.9	42.6	61.4	70.2	74.0	75.6	75.7	74.6	72.3	68.1	62.8	57.4
1986	10.0	17.1	38.8	57.3	67.6	72.3	74.7	75.7	75.4	73.6	70.4	65.2	57.1
1991	8.4	14.5	36.7	55.2	65.1	71.1	74.1	75.7	76.0	74.9	72.5	68.2	59.0
1996	9.2	14.7	34.8	53.2	63.3	69.2	73.1	75.1	76.3	76.2	74.6	71.5	62.2
2001	12.0	16.3	36.7	54.2	64.3	69.8	73.3	75.8	76.8	77.1	76.2	74.2	66.2

Shaded cells correspond approximately to the ages of baby boomers at the time of each census. The primary household maintainer is the person or one of the people in the household responsible for major household payments, such as the mortgage or rent.

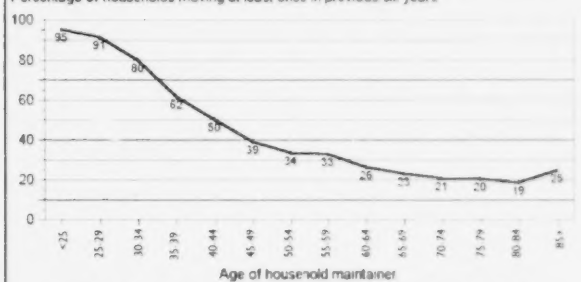
Source: CMHC, adapted from Statistics Canada (Census of Canada).

[*] In other words, the data are cross-sectional. Often confused with age groups, birth cohorts consist of people born during a specific historical interval; for example, those aged 25-29 in 2001 were born during a period from roughly 1971 through 1976 and will be aged 30 to 34 in 2006.

THE RATE OF RESIDENTIAL MOBILITY BY AGE GROUP

The broad tenure and dwelling type profiles just discussed reflect ongoing changes Canadians make to their housing as they age. These patterns do not, by themselves, reveal much about the extent and nature of the moves people make over the course of their lives. A wide range of mobility patterns could account for differences observed in the mix of housing types occupied by Canadians of different ages. For example, the tendency for the rate of homeownership to drop as people move into their senior years could arise because a small number of households switch from owning to renting. Alternatively, it might be the net outcome of substantial mobility—frequent offsetting switches between tenures and housing types or numerous moves that do not involve a change in tenure. The latter could occur, for example, if aging owners tended to move from larger to smaller owned homes, including condominiums, in order to reduce maintenance demands.

Figure 4: Residential Mobility of Canadian Households, Canada, 1997-2002



The household maintainer (reference person) is the person or one of the people in the household responsible for major household payments, such as the mortgage or rent.

Source: CMHC, adapted from Statistics Canada (Survey of Household Spending)

To establish how often households move, what kinds of housing they move from and to, and what motivates these movements, it is necessary to examine mobility directly. Every year, millions of Canadians change residences. In 2002, almost half of Canadian households (5.6 million) had moved in the previous six years. Over 90 per cent of households maintained by those under the age of 30 had moved at least once (see Figure 4). Older Canadians were considerably less likely to have moved than young adults. Around 30 per cent of households with maintainers aged 55 to 64 and 20 per cent of senior households moved between 1997 and 2002.[10]

REASONS FOR MOVING

Households moved for a variety of reasons, some to change the size, location, or other attributes of their housing, others to fill needs related to employment, family, health, or other considerations. In 2002, the most common reasons given by households for moving in the past six years were, in order, wanting a larger dwelling, family reasons, and wanting a better quality dwelling or neighbourhood (see Table 2). The desire for a better quality home or neighbourhood and family reasons were relatively common at all ages, especially ages 30 and older. The prevalence of these influences attests on the one hand to the importance of housing quality to Canadians and on the other to the range of changes in family circumstances that people experience throughout their lives.[11]

Table 2: Reasons for Moving by Age of Household Maintainer, Canada, 1997-2002

Per cent of households citing reason								
	Age group of household maintainer							
Reason	<30	30-44	45-54	55-64	65-74	75-84	85+	Total
Larger dwelling	19.4	25.5	17.9	11.2	5.1	4.4	4.0	19.6
Smaller dwelling	2.2	2.1	4.3	15.3	20.4	19.6	23.9	5.4
Less expensive dwelling	7.5	7.1	8.9	14.3	15.4	8.7	0.0	8.6
Better-quality dwelling or neighbourhood	12.9	15.1	13.6	13.9	15.6	11.2	22.5	14.2
Closer to facilities or services	4.9	5.1	4.5	6.0	11.8	9.8	7.2	5.5
Establish own household	23.2	13.3	10.5	5.4	7.8	2.1	14.9	13.4
Change from owner to renter or renter to owner	11.6	15.0	13.7	10.7	8.0	3.1	8.1	12.9
New job or job transfer	8.6	8.2	10.0	5.0	2.6	0.4	0.0	7.7
Be closer to work	11.6	7.7	5.8	3.7	1.1	0.0	0.0	7.1
Family reasons	11.9	16.0	14.0	15.4	22.0	25.5	18.5	15.4
Health reasons	1.1	1.6	3.6	6.0	16.7	33.1	42.3	4.3
Other reasons	10.2	8.3	13.9	15.7	7.0	7.1	4.9	10.3

Shaded cells: top 5 reasons given for moving (excluding "other reasons").

Data describe only the most recent moves of households. Percentages do not sum to 100 since households could give more than one reason for moving. The household maintainer (reference person) is the person or one of the people in the household responsible for major household payments, such as the rent or mortgage.

Source: CMHC, adapted from Statistics Canada (2002 Survey of Household Spending).

[10] As noted previously, when used in reference to households, age refers to the primary household maintainer; for example, a senior household is one with a reference person (maintainer) aged 65 or more.

[11] Although the 2002 Survey of Household Spending questionnaire provided four examples of family reasons (birth, death, marriage, divorce), other family changes could also fall into this category, including cohabitation, separation, and the maturation and eventual departure of children from home.

Beyond the shared interest in family concerns and in upgrading housing, households of different ages tended to move for different reasons. Even the family and quality concerns that were relatively common at all ages likely reflected a range of age-related circumstances. For young adults, family reasons probably centred on cohabitation, marriage and birth of children, whereas older people were likely more concerned with departure of children from home and the health of themselves and of their partners.

In reviewing reasons for moving, the discussion below groups households into three broad age segments.

Reasons for moving—households maintained by ages under 30

For young adults, the most frequent reason for moving was to establish a household, for example, by leaving the family home or deciding to live independently after sharing space with roommates.[12] Even at this age, households wanted to improve the quality of their housing and neighbourhoods and to enlarge their homes. Proximity to employment was also an important motive.

Reasons for moving—households maintained by ages 30 to 54

For ages 30 to 54, the most common reason for moving was to find a bigger house. As noted previously, the search for better quality housing and neighbourhoods also induced moves. The importance of family reasons to this group likely reflected such factors as cohabitation, marriage, births and maturation of children, as well as separation and divorce. Many younger household maintainers in this group moved in order to establish their own households, and many others who had formed households previously moved to change tenure. Of this latter group, the overwhelming majority bought homes: very few shifted from owning to renting. As shown later, among households with maintainers below the age of 65, moves generated a net influx of households into homeownership with the largest shift from owning to renting occurring at ages 30 to 44.

Reasons for moving—households maintained by ages 55 or older

In 2002, Canadians aged 55 or more, especially seniors, showed much less preoccupation than younger people with moving to ever larger homes. In fact, many movers at these ages were looking for smaller homes or less expensive dwellings, though still concerned with the quality of their housing and neighbourhoods. With advancing age, family and health considerations were increasingly common reasons for moving. The importance of the family at this stage likely derived from the departure of children from the family nest, the death of spouses, and the desire to be near extended family. Health considerations played a negligible role in decisions to relocate by households below age 65, but were the most important reason for moving at ages of 75 or more, cited by a third of movers aged 75 to 84 and over 40 per cent of those aged 85 or more.

PREVIOUS TENURE OF MOVERS

Renters are much more likely to move than owners. In 2002, over two-thirds (67.9 per cent) of household maintainers who had moved in the previous six years rented their previous dwelling, whereas just over a third (34.8 per cent) of all households rented (see Table 3).[13] The preponderance of renters among movers was not simply a reflection of the younger average age of renters. Renters were overrepresented among movers at every age. Greater attachment to their homes was likely one reason for the lower mobility of owners. In addition, owners generally face higher costs, such as legal and real estate fees and taxes, when they move than renters.

Table 3: Previous Tenure of Movers and Tenure of All Households, Canada, 2002

	Previous tenure of movers		Tenure of all households	
Age of maintainer	% Owned	% Rented	% Owned	% Rented
< 30	8.5	91.5	29.7	70.3
30-44	30.7	69.3	61.9	38.1
45-54	38.3	61.7	74.0	26.0
55-64	50.2	49.8	76.0	24.0
65-74	45.2	54.8	73.3	26.7
75+	54.5	45.5	65.2	34.8
Total	32.1	67.9	65.2	34.8

Figures for movers exclude those who did not maintain their previous homes. The Survey of Household Spending does not identify the previous tenure of this group. Data describe only the most recent moves of households. The household maintainer (reference person) is the person or one of the people in the household responsible for major household payments, such as the rent or mortgage.

Source: CMHC, adapted from Statistics Canada (2002 Survey of Household Spending).

[12] Readers should recall that data in Table 2 describe only the most recent move of the household reference person. Although the majority of young adults have likely at one time or another moved in order to establish a household, this reason was the motivation for only around a quarter of most recent moves in the period from 1997 to 2002. Many young adults probably moved more than once during the period. As noted previously, virtually all of them had moved at least once in the previous six years.

[13] Analysis excludes movers who did not maintain their previous dwellings because the SHS does not identify a previous tenure for this group. Movers who maintained their previous homes are people who were responsible for major household payments at their prior addresses as well as at their current homes (see Definitions).

Not surprisingly, movers were more likely to have owned their previous homes the older they were. At ages 55 or over, they were split almost evenly between those who owned and those who rented their previous homes.[4] Households maintained by those 75 or older were the only mover subgroup in which those who owned the homes they left behind clearly outnumbered those who rented theirs. Over 40 per cent of the households in this age group who left dwellings they owned moved because of health concerns. They were likely still attached to these homes but felt they had to leave.

THE HOUSING CHOSEN BY MOVERS

Given age-related differences in reasons for moving, it follows that the housing choices of movers also varied by age. This section summarizes some of the basic features of the homes selected by movers at the time of their most recent move during the period from 1997 to 2002.

Under the age of 30, only about a quarter of movers bought homes (see Part B of Table 4). In contrast, over half of movers between the ages of 30 and 64 bought homes. Homebuying by senior movers was much less common. The proportion of seniors buying homes was under 40 per cent and just 30 per cent for movers aged 75 or over.

Close to half of movers aged 30 to 64 opted for single-detached houses, whereas only about a quarter of senior movers chose this housing type (see Part C of Table 4). Apartments were the dominant choice of seniors, especially among movers aged 75 or more, 70 per cent of whom moved to apartments. Dwelling types other than detached homes and apartments—including semi-detached houses, row houses, and duplexes—accounted for approximately 20 per cent of the homes selected by movers in most age groups, a share that dropped by almost half at ages 75 or more.

These observations generally support the commonly held perception that households opt for smaller, more manageable homes as they approach and enter their senior years. At these ages, movers are more likely to choose apartments and more likely to rent than younger movers. Wanting a smaller home was one of the reasons for moving most frequently cited by those aged 55 or over (see Table 2).

In 2002, 13 per cent of seniors who moved in the previous six years opted for condominiums, nearly three times the percentage for movers who were under 30 (see Part D of Table 4). The likelihood of selecting a condominium was higher the older the mover, a tendency that is consistent with the occupancy pattern

Table 4: Housing Chosen by Movers, Canada, 1997-2002

		Age of household maintainer							
		<30	30-44	45-54	55-64	65-74	75+	65+	All ages
A	Number of movers (millions)	1.125	2.391	1.035	0.552	0.290	0.209	0.500	5.603
All Movers									
B	% who bought homes	27.2	51.9	52.4	57.1	42.9	29.7	37.3	46.2
C	% who moved to single-detached homes	30.7	47.0	43.6	48.6	28.5	17.9	24.1	41.2
	% who moved to apartments	49.5	33.4	32.0	32.6	52.5	70.2	59.9	38.6
	% who moved to other dwelling types	19.8	19.7	24.4	18.9	19.0	11.9	16.0	20.2
D	% who moved to a condominium development	4.7	6.3	8.6	11.7	13.1	13.3	13.2	7.5
E	% who moved to a dwelling with one floor	70.0	56.4	59.5	65.9	80.1	89.1	83.9	63.1
Movers Who Occupied Condominiums									
F	% in condominiums who moved from single-detached homes	29.3	29.5	41.1	44.5	n.a.	n.a.	68.5	40.3
	% in condominiums who moved from apartments	57.5	48.9	33.1	35.7	n.a.	n.a.	27.5	41.3
	% of condominiums that were apartments	70.5	55.5	41.1	57.5	n.a.	n.a.	72.2	57.3
Movers Who Occupied Single-Detached Houses									
G	% of single-detached homes that had one floor	55.9	46.9	52.8	53.7	72.8	70.6	72.1	51.5

Data describe only the most recent moves of households. Movers are household maintainers who moved at least once in the 1997-2002 period. The household maintainer (reference person) is the person or one of the people in the household responsible for major household payments, such as the rent or mortgage. Apartments include units in buildings with five or more storeys and in buildings with fewer than five storeys. Other dwellings include doubles; rows and terraces; duplexes; hotels, rooming or lodging houses and camps; mobile homes; and other unspecified types. Estimates of the number of floors exclude basements.

n.a. - Not available because of insufficient sample. Estimates are provided where the total sample on which percentages are based is at least 50.

Source: CMHC, adapted from Statistics Canada (2002 Survey of Household Spending).

[4] Note that owners were still underrepresented among movers at these ages; for example, renters accounted for just under a quarter of households maintained by those aged 55 to 64, while half of movers in this age group rented their previous homes.

for condominiums presented earlier in Figure 2.[15] Ease of maintenance is an attribute of condominiums that can appeal to seniors and to people approaching retirement age.

Almost 70 per cent of the seniors who moved to condominiums lived in single-detached homes prior to moving (see Part F of Table 4). By contrast, under the age of 45, seven out of ten movers to condominiums came from homes that were not single-detached, most of them apartments. Of those who moved to condominiums, seniors were more likely than those between the ages of 30 and 64 to opt for apartment condominiums, presumably because they required less upkeep than other types of condominiums. Over half (55 per cent) of the seniors who moved to condominiums indicated that the desire for a smaller home or health concerns or both these factors influenced their choice.

As people age, they may find that climbing stairs becomes increasingly taxing or, in some cases, even dangerous.[16] Movers aged 55 or over were more likely than those aged 30 to 54 to select homes with only one floor.[17] Over 80 per cent of seniors who moved chose a dwelling with one floor, compared to less than 60 per cent of movers aged 30 to 54 (see Part E of Table 4). Even amongst seniors who moved to single-detached houses, there was evidence of a preference for homes with fewer stairs. Over 70 per cent of these seniors chose detached houses with only one floor (i.e. bungalows—see Part G of Table 4). In all other age categories, bungalows represented slightly over half of the detached homes occupied by movers.[18]

In short, Canadians aged 55 or over did show signs, when they moved, of adjusting their housing in response to or in anticipation of their changing needs and capabilities. All the same, a high proportion—almost 80 per cent of senior households (see Figure 4)—did not move at all during the six-year period, a fact that would seem to indicate a certain degree of attachment to and satisfaction with their homes. The percentage of seniors ultimately moving would be higher than 20 per cent of course since the mobility data only cover six years; nevertheless, mobility patterns suggest that many aging households are in no rush to leave their present housing. Some of those who did move may have done so reluctantly, in the sense that they may have moved in order to cope with declining health or the death of a spouse. As discussed previously (see Table 2), health and family reasons were two of the most common motivations underlying the moves of senior households.

NET EFFECTS OF RESIDENTIAL MOBILITY: HOUSING OCCUPIED BY MOVERS BEFORE AND AFTER MOVING

The net effect of mobility on the types of housing occupied by any given group depends on the particular combinations of housing types at the origin and destination ends of moves. Some movers may choose housing that broadly resembles the housing they vacate, while others may opt for homes with characteristics that are very different from their previous homes. Such before-and-after comparisons are the focus of the discussion below, which extracts highlights from details presented in Appendix Table 1.[19]

PREVIOUS HOMES OF MOVERS

As remarked earlier, the majority of movers below the age of 55 in 2002 were renters prior to moving (see Part B of Table 5). The types of homes they vacated reflected this preponderance. Over half of movers under age 30 lived in apartments before they moved (see part C of Table 5). Below the age of 55, dwelling types other than detached homes accounted for over half the previous homes of movers. The percentage of movers leaving single-detached homes rose steadily with age, achieving a rough balance with other types of homes at ages 55 or older. This pattern likely reflected a couple of factors: second-time buying by households looking to move from one detached home to a more desirable one and downsizing by older households moving from detached homes to other types of housing.

TENURE SHIFTS

The net effects of mobility on tenure varied significantly by age group. From 1997 to 2002, moves by households maintained by those under age 65 increased the number of owners; in other words, more of these households switched from renting to owning than from owning to renting (see Figure 5).[20] The net increase

[15] Note that Figure 2 portrays owner-occupied condominiums only, whereas the mobility data include units that were rented as well as those that were owned by their occupants. Overall, 28 per cent of the condominiums occupied by movers were rented, but only 13 per cent of senior households who moved to condominiums rented.

[16] According to the fact sheet titled *Preventing Falls on Stairs* in the *About Your House* series available on the CMHC website (http://www.cmhc.ca/en/co/maho/adse/adse_001.cfm), seniors accounted for more than half of people injured seriously enough by falls on stairs or steps to require hospitalization between April 1, 2001 and March 31, 2002.

[17] The number of floors excludes the basement if there was one. The SHS question reads "How many floors excluding the basement were there in this dwelling?"

[18] According to SHS estimates, dwellings with only one floor made up about 60 per cent of the occupied housing stock in 2002. Just over half (52 per cent) of occupied single-detached homes had one floor, compared to around 85 per cent of apartments and 46 per cent of other dwellings. Although comparable data from other major surveys or the Census are not available to confirm these figures, estimates of the number of floors are included here because they help underline the differences between older and younger movers.

[19] Analysis in this section of the net effects of mobility excludes movers who did not maintain their previous dwellings because the SHS does not identify a previous tenure for this group. Movers who maintained their previous homes are people who were responsible for major household payments at their prior addresses as well as at their current homes (see Definitions).

[20] As noted earlier, owners include buyers of both freehold and condominium units.

Table 5: Housing Choices of Movers Before and After Moving, Canada 1997-2002

		Age of household maintainer							
		<30	30-44	45-54	55-64	65-74	75+	65+	All ages
All Households									
A	Total households (movers and non-movers - millions)	1.219	3.794	2.834	1.830	1.327	1.017	2.345	12.021
	Total households living in single-detached houses (millions)	0.389	2.110	1.805	1.172	0.809	0.540	1.349	6.825
	Total households living in apartments (millions)	0.582	0.996	0.519	0.365	0.340	0.357	0.697	3.159
Movers									
B	% who owned their previous homes	8.5	30.7	38.3	50.2	45.2	54.5	49.1	32.1
C	% who moved from single-detached homes	22.6	37.9	43.1	50.3	47.1	51.8	49.1	38.6
	% who moved from apartments	54.7	38.7	32.7	30.7	40.2	32.4	36.9	39.3
	% who moved from other dwelling types	22.7	23.4	24.3	19.0	12.7	15.8	14.0	22.1
D	% of owners who bought again	63.0	78.0	72.2	80.5	70.9	46.6	59.6	73.8
	% of renters who rented again	75.5	58.8	58.3	65.1	78.2	90.8	82.9	64.8
E	Number switching from renting to owning (000s)	198.0	630.7	255.1	93.4	32.9	8.3	41.2	1,218.3
	Number switching from owning to renting (000s)	27.7	149.3	105.3	52.5	36.2	57.9	94.0	428.8
	Net change in number of owners (000s)	170.3	481.3	149.8	40.9	-3.3	-49.5	-52.8	789.4
F	% in detached homes who moved to another detached home	55.3	68.9	59.6	67.9	45.6	32.2	39.6	61.9
	% in apartments who moved to another apartment	59.9	53.7	52.0	62.1	74.0	92.2	80.7	58.0
G	Number moving to detached homes from different house type (000s)	161.8	482.9	177.3	80.7	21.4	4.1	25.5	928.3
	Number moving from detached homes to different house type (000s)	89.2	260.4	172.4	86.7	70.5	69.8	140.3	749.1
	Net change in occupancy of single-detached homes (000s)	72.6	222.5	4.9	-6.1	-49.1	-65.7	-114.8	179.1
H	Number moving to apartments from different house type (000s)	124.0	254.2	147.1	69.7	63.2	79.0	142.1	737.2
	Number moving from apartments to different house type (000s)	193.5	395.5	155.4	62.5	28.8	5.0	33.8	840.7
	Net change in occupancy of apartments (000s)	-69.5	-141.3	-8.3	7.2	34.4	73.9	108.3	-103.5

Data for movers exclude those who did not maintain their previous homes. The Survey of Household Spending does not identify the previous tenure of this group.

The sum of components may not equal totals because of rounding.

Data describe only the most recent moves of households. Movers are household maintainers who moved at least once in the 1997-2002 period. The household maintainer (reference person) is the person or one of the people in the household responsible for major household payments, such as the rent or mortgage. Apartments include units in buildings with five or more storeys and in buildings with fewer than five storeys. Other dwellings include doubles; rows and terraces; duplexes; hotels, rooming or lodging houses and camps; mobile homes; and other unspecified types.

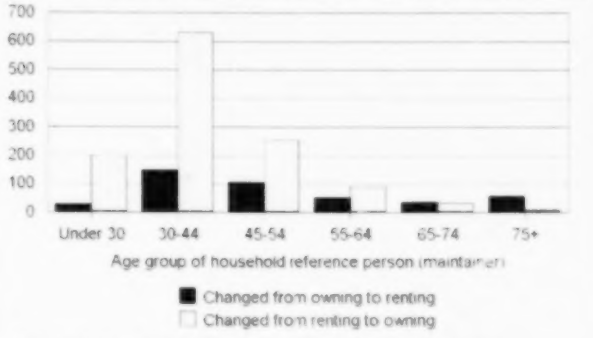
Source: CMHC, adapted from Statistics Canada (2002 Survey of Household Spending).

in the number of owners was largest in the case of households whose maintainers were aged 30 to 44 in 2002 (see part E of Table 5). This pattern of movement into homeownership throughout the years prior to retirement is consistent with ownership patterns presented earlier in Figure 1 and also with the reasons for moving presented in Table 2, which listed changing tenure as one of the most common motivations behind the moves of households whose maintainers were between the ages of 30 and 54.

Once households with maintainers under age 65 bought homes, they were unlikely to go back to renting. As already noted, owners were much less likely to move than renters. When they did move, a substantial majority bought again; for example, nearly four out of five movers between the ages of 30 and 44 who owned their previous homes bought the homes they moved to (see Part D of Table 5). By contrast, in the same age group, over 40 per cent of movers who rented previously switched to owning. Because renters were more likely to move than owners and more likely than owners to change tenure when they moved, the net effect of mobility on tenure under the age of 65 was a substantial influx of households into homeownership.[21]

[21] According to the Census of Canada, the rate of homeownership in Canada rose significantly from 63.6 per cent in 1996 to 65.8 per cent in 2001, the largest five-year increase between censuses dating back to 1971.

Figure 5: Tenure Changes by Age Group, Canada, 1997-2002



Households considered to have moved are ones whose reference person (maintainer) moved in the previous six years. Data describe only the most recent moves of households from 1997 through 2002. Excludes movers who did not maintain their previous dwelling.

Source: CMHC, adapted from Statistics Canada (Survey of Household Spending)

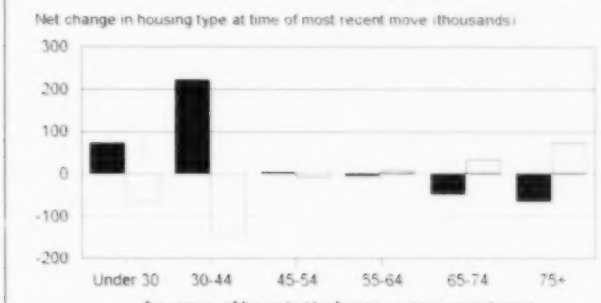
The effects on ownership of moves by senior households were very different. Between 1997 and 2002, senior movers who switched from owning to renting outnumbered those changing from renting to owning (see Part E of Table 5). The net shift into renting was small at ages 65 to 74—only a few thousand households. It was much larger for movers aged 75 or over (about 50,000 households), though still modest, amounting to just 5 per cent of the roughly one million total households maintained by this age group in 2002 (see Part A of Table 5). The relatively low mobility of senior households limited the net movement into renting. As discussed earlier, approximately four out of five senior households did not move at all between 1997 and 2002 (see Figure 4).

The shift into renting by seniors came about because renters and owners were both less likely with advancing age to buy homes when they moved. Almost 80 per cent of 65-to-74-year-olds who moved out of rental homes opted to rent again, a fraction that rose to over 90 per cent for those aged 75 or over in 2002 (see Part D of Table 5). By contrast, movers aged 65 to 74 who owned their previous homes were only slightly less likely than younger households to purchase again: seven out of ten bought homes. Among movers aged 75 or over, however, less than half of those who owned their previous homes bought another home.

DWELLING TYPE CHANGES

Just as the net effects of shifts back and forth between owning and renting varied by age, so too did the effects of movement between different types of homes during the period from 1997 to 2002. Below the age of 55, there was a net movement of households out of apartments and into single-detached homes (see Figure 6 and Parts G and H of Table 5). At these ages, more households moved to single-detached houses from other dwelling types than moved to other types from detached homes.

Figure 6: Dwelling Type Changes by Age Group, Canada, 1997-2002



Households considered to have moved are ones whose reference person (maintainer) moved in the previous six years. Data describe only the most recent moves of households from 1997 through 2002. Excludes movers who did not maintain their previous dwelling.

Source: CMHC, adapted from Statistics Canada (Survey of Household Spending)

The net shift into detached homes and out of apartments was concentrated among movers below the age of 45, especially those aged 30 to 44. As noted earlier, wanting a bigger house was the most common reason for moving in this age group (see Table 2), and the net shift from renting into homeownership was larger in this group than at any other age.[22] In 2002, over 40 per cent of those between the ages of 30 and 44 who moved to single-detached homes from some other type of dwelling during the previous six years indicated that the desire for a bigger house was the reason (or one of the reasons) they moved.

In contrast to the moves of younger households, moves by those aged 55 or over in 2002 resulted in a net shift out of detached homes and into apartments (see Figure 6 and Parts G and H of Table 5). This pattern of movement is consistent with the age-specific occupancy profiles for these types of dwellings presented earlier in Figure 1 and with the reasons for moving elaborated in Table 2, which lists finding a smaller dwelling as one of the prime reasons for moving among those aged 55 or over. Just over a third of movers aged 55

[22] As shown in Table 2, changing tenure was a common reason for moving for households with maintainers under the age of 55. The shift from apartments into detached homes occurred as part of a general shift out of rental units into more spacious owned accommodation.

or over who left single-detached houses to move to apartments stated that the desire for a smaller dwelling was the reason, or one of the reasons, they moved. The proportion seeking smaller homes may in fact have been larger than a third since many of those choosing apartments cited family and health reasons for their choices.[23] Family reasons could reflect departure of children from home and a consequent reduction in space requirements, while health concerns could involve a reduced capacity or desire to maintain large homes.

The net movement out of single-detached homes by movers aged 55 to 64 was small (around 6,000 households), but sufficient to offset the shift into detached homes by those aged 45 to 54. The tendency to leave detached homes was much stronger among senior households, but even so, the net movement of over 100,000 senior households out of detached homes amounted to less than 10 per cent of the 1.3 million senior households still living in detached homes in 2002 (see Part A of Table 5). The relatively low mobility of senior households (see Figure 4) and of owners in particular (see Table 3) limited the extent of the shift out of detached homes.[24]

The seniors who did move out of single-detached homes were likely to choose a different house type. Just four out of ten moved to another detached home (see Part F of Table 5). At ages 75 or over, the proportion was under a third. By contrast, the great majority of seniors who left an apartment between 1997 and 2002 —including over 90 per cent of those aged 75 or over—moved to another apartment.

INTERPRETATION–RECONCILING CENSUS DATA AND DATA ON RESIDENTIAL MOBILITY

The housing that people occupy is the outcome of a lifetime of choices—decisions to form and to dissolve households and to move from one home to another in response to changes in needs, preferences and circumstances. The first part of this Highlight summarizes the housing occupied by different age groups in 2001, while the second examines housing choices of movers during the period from 1997 to 2002.

In considering and interpreting the mobility patterns presented here, several points should be borne in mind:

- Data describe only the last move households made between 1997 and 2002. Households could have moved more than once during this period. The likelihood of multiple moves is especially high for young households given that virtually all of them moved at least once (see Figure 4).[25]
- The six-year reference period represents only a portion of the ten, fifteen, or more years within each age category used for the analysis. Accordingly, the percentage of households moving at least once during the time they fall into a given age category would likely be higher than suggested by Figure 4.
- Because renters are more likely to move than owners (see Table 3), their housing choices play a correspondingly larger role in determining the net effects of mobility on housing choices.
- Linkage of mobility and age is not exact. The text identifies movers by their current ages (their ages in 2002), which could be up to six years older than their ages at the time they moved. Although analysis centres on broad age categories rather than exact ages, it is possible that the age at the time of the move fell outside the current age group of the mover, for example, that movers who were seniors in 2002 actually moved when they were younger than 65.[26]
- Households moving from a private home to a nursing home or some other type of institution are not included in the analysis presented here.

An example is perhaps the best way to illustrate how the points above can assist with interpreting findings and with reconciling what may appear at first glance as contradictions. Table 4 shows that less than 30 per cent of movers below the age of 30 and slightly over half of movers between the ages of 30 and 64 bought homes at the time of their most recent moves. If the proportion of movers buying homes is typically not much more than half, how is it possible for the rate of homeownership at certain ages to have been close to 80 per cent in 2001 (see Figure 1)? The key to reconciling these observations are the points made above about the high rate of mobility of young

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[23] In 2002, 35 per cent of movers aged 55 or over who left single-detached houses for apartments in the previous six years said that the desire or need for a smaller dwelling was a factor in their move. Family reasons and health reasons were mentioned by 28 and 30 per cent of this group respectively. As noted previously, movers were permitted to cite more than one reason for moving.

[24] Even though around half of movers at ages 55 or over owned their previous dwellings, owners were underrepresented among movers in comparison to their 70 per cent share of all senior households.

[25] In 2002, over half (56 per cent) of all households maintained by people under the age of 25 had moved to their homes in the past 12 months.

[26] This kind of misattribution of age may be more likely for older movers, given their lower mobility and the consequent potential for greater time to have elapsed since their last moves. The microdata file for the 2002 Survey of Household Spending does not identify the precise date of the move. What information is available does support the inference that older movers are likely to have lived longer at their present homes than younger movers. In 2002, just five per cent of senior households had moved to their homes in the past 12 months, compared to 37 per cent of households maintained by those under age 30.

households and about the predominance of renters among movers. Young adults, the majority of them renters, likely make a string of moves. Given the tendencies outlined above, each round of movement would produce a net shift of households into homeownership since renters are more likely to move and more likely to change tenure when they move than owners. Repeated moves over the course of the working life of a cohort could therefore ultimately generate a high rate of homeownership.

Thus, it is possible in a general way to reconcile observed differences in the housing of Canadians by age group with the mobility patterns discussed above. Similar reasoning could be applied to other housing choices, for example, to single-detached houses. Such arguments, however, are very general. Mobility data discussed here merely provide a partial glimpse into a brief six-year window. We infer from them that people move a number of times in their twenties and thirties and that these movements could produce outcomes that are consistent with observed housing patterns. Notwithstanding this general conclusion, it must be emphasized that complete mobility histories of individual generations are not known and that detailed simulations of the relationship between mobility and the housing that Canadians eventually occupy were outside the scope of the analysis conducted here.

With these caveats firmly in mind, what might the mobility of seniors during the six years from 1997 to 2002 imply about the behaviour of baby boomers in the future once they turn 65? At one extreme, the fact that approximately 20 per cent of senior households moved during a six-year period suggests that as many as 40 per cent could move over 12 years and 60 per cent over 18 years. At the other extreme, if 20 per cent of senior households moved every six years but it was always the same 20 per cent who moved, the remaining 80 per cent would remain where they were.

As argued previously, changes in the housing occupied by any group are a net outcome of the moves they make. It is not the case that every senior who moves leaves a detached home for an apartment. The net shift of senior households out of single-detached homes arising from their most recent moves during the period from 1997 to 2002 involved less than 10 per cent of seniors living in detached homes (see Table 5). Assuming that these households moved only once during the six years—in other words, that there was no earlier round of moves that produced any additional net transfer of seniors out of detached homes during the period—the net shift out of detached homes during the first 18 years after reaching age 65 would amount to between 20 and 30 per cent of those who were living in detached homes when they turned 65.

Again, it must be stressed that such conclusions rest upon crude assumptions and that mobility histories are incomplete. Observations concerning the potential implications of mobility patterns are speculative. They merely illustrate possibilities in order to stimulate reflection on the findings presented here. One final warning is that behaviour in the future may not mirror that during the years from 1997 to 2002; for example, older people might become more likely to move if a wide, appealing range of affordable housing choices became increasingly available in coming years.

Appendix Table 1: Housing Choices of Movers by Age of Household Maintainer, Canada, 1997-2002 (thousands)

Tenure and dwelling types of movers before and after most recent move												
Tenure and dwelling types before move	Tenure and dwelling type on December 31, 2002 (after move)											
	Owned				Rented				Total			
	Single	Apt.	Other	Total	Single	Apt.	Other	Total	Single	Apt.	Other	Total
All ages												
All movers	1,848.5	202.9	539.8	2,591.2	460.4	1,962.1	589.7	3,012.1	2,308.8	2,165.0	1,129.5	5,603.3
Owned	950.6	70.8	184.8	1,206.2	72.4	297.4	59.0	428.8	1,023.0	368.2	243.8	1,635.0
Rented	778.1	110.1	330.1	1,218.3	343.7	1,419.7	475.7	2,239.0	1,121.7	1,529.8	805.8	3,457.3
Single-detached	1,019.7	54.8	177.2	1,251.7	196.8	370.0	147.1	713.8	1,216.5	424.8	324.3	1,965.6
Owned single	767.3	43.1	122.1	932.4	52.6	208.5	45.0	306.0	819.8	251.6	167.0	1,238.4
Apartment	343.0	95.7	171.6	610.3	125.5	1,065.1	200.6	1,391.2	468.5	1,160.8	372.2	2,001.5
Rented apt.	324.9	81.6	157.8	564.2	123.3	1,022.1	195.5	1,340.9	448.2	1,103.7	353.3	1,905.1
Other dwelling	365.9	30.4	166.1	562.4	93.8	282.0	187.0	562.8	459.8	312.4	353.0	1,125.2
Did not maintain	119.9	21.9	24.9	166.7	44.3	245.0	55.0	344.3	164.1	267.0	79.9	511.1
Maintainer under age 30												
All movers	222.9	24.3	58.9	306.0	123.0	532.4	163.5	818.9	345.8	556.7	222.4	1,124.9
Owned	40.7	1.0	5.4	47.1	8.6	17.8	1.3	27.7	49.3	18.8	6.7	74.8
Rented	133.3	16.6	48.1	198.0	89.5	377.9	142.0	609.4	222.7	394.5	190.1	807.3
Single-detached	70.9	0.6	13.2	84.7	39.3	54.8	20.6	114.7	110.2	55.4	33.8	199.4
Owned single	32.2	0.6	2.3	35.1	8.0	6.4	0.3	14.8	40.2	7.0	2.6	49.9
Apartment	60.7	14.8	28.9	104.3	39.4	274.5	64.5	378.5	100.1	289.3	93.4	482.8
Rented apt.	59.6	14.8	26.9	101.3	39.3	268.4	63.9	371.7	98.8	283.2	90.9	472.9
Other dwelling	42.4	2.2	11.4	56.0	19.3	66.4	58.1	143.9	61.7	68.7	69.6	199.9
Did not maintain	48.9	6.7	5.4	61.0	24.9	136.7	20.2	181.8	73.8	143.4	25.6	242.8
Maintainer aged 30 to 44												
All movers	920.7	66.4	253.0	1,240.1	202.1	731.3	217.8	1,151.2	1,122.7	797.8	470.8	2,391.3
Owned	456.2	12.9	60.4	529.5	34.3	96.2	18.8	149.3	490.5	109.1	79.2	678.8
Rented	411.0	43.8	175.9	630.7	158.1	560.7	180.1	898.9	569.0	604.5	356.0	1,529.5
Single-detached	482.0	11.0	48.5	541.5	94.6	142.4	58.5	295.6	576.6	153.4	107.0	837.0
Owned single	355.3	2.7	24.3	382.3	18.9	73.0	12.8	104.7	374.2	75.7	37.1	487.0
Apartment	177.7	31.0	96.6	305.3	47.3	428.4	73.9	549.6	225.0	459.4	170.5	854.9
Rented apt.	170.6	25.9	88.4	285.0	45.6	412.5	73.4	531.6	216.3	438.4	161.8	816.6
Other dwelling	207.5	14.7	91.1	313.3	50.4	86.1	66.5	203.0	258.0	100.8	157.6	516.3
Did not maintain	53.5	9.7	16.8	80.0	9.7	74.4	18.9	103.0	63.2	84.1	35.6	183.0

The sum of components may not equal totals because of rounding.

The table reports previous tenure and dwelling type only for cases where the household reference person maintained the previous home. Previous maintainers = All movers - Did not maintain = Owned + Rented = Single-detached + Apartment + Other.

The household maintainer (reference person) is the person or one of the people in the household responsible for major household payments, such as the rent or mortgage. Apartments include units in buildings with five or more storeys and in buildings with fewer than five storeys. Other dwellings include doubles; rows and terraces; duplexes; hotels, rooming or lodging houses and camps; mobile homes; and other unspecified types.

n.a. - Not available because of insufficient sample. In each row, estimates for specific dwelling types are provided where the total sample for the row is at least 50. Row totals are displayed where the total sample of mover households in the age group is at least 50.

Source: CMHC, adapted from Statistics Canada (2002 Survey of Household Spending).

Appendix Table 1 (cont'd): Housing Choices of Movers by Age of Household Maintainer, Canada, 1997-2002 (thousands)

Tenure and dwelling types of movers before and after most recent move												
Tenure and dwelling types before move	Tenure and dwelling type on December 31, 2002 (after move)											
	Owned				Rented				Total			
	Single	Apt.	Other	Total	Single	Apt.	Other	Total	Single	Apt.	Other	Total
Maintainer aged 45 to 54												
All movers	381.3	33.6	128.1	542.9	70.4	297.7	124.1	492.2	451.6	331.3	252.2	1,035.1
Owned	212.9	11.1	50.0	274.0	12.6	67.4	25.3	105.3	225.5	78.5	75.3	379.3
Rented	154.8	22.2	78.1	255.1	51.5	214.8	90.5	356.8	206.3	237.1	168.5	611.9
Single-detached	224.5	6.3	51.7	282.5	29.9	69.6	44.8	144.4	254.5	75.9	96.5	426.9
Owned single	167.1	2.8	38.1	208.1	9.9	44.7	21.7	76.3	177.0	47.5	59.9	284.4
Apartment	60.8	17.7	34.3	112.9	23.3	150.7	37.0	210.9	84.1	168.4	71.3	323.8
Rented apt.	55.3	14.8	31.0	101.1	22.9	141.4	34.0	198.3	78.2	156.2	65.0	299.4
Other dwelling	82.4	9.3	42.0	133.7	10.9	61.9	33.9	106.7	93.3	71.2	76.0	240.4
Did not maintain	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	44.0
Maintainer aged 55 to 64												
All movers	224.3	35.5	55.7	315.5	44.0	144.3	48.5	236.8	268.3	179.8	104.2	552.3
Owned	165.2	20.1	31.6	217.0	6.9	38.1	7.5	52.5	172.2	58.2	39.1	269.5
Rented	57.1	14.9	21.3	93.4	34.5	99.0	40.5	174.0	91.6	113.9	61.8	267.4
Single-detached	165.5	13.3	30.1	208.8	17.6	26.7	16.7	61.0	183.1	40.0	46.7	269.9
Owned single	141.8	13.3	24.9	179.9	6.9	21.4	6.1	34.5	148.7	34.7	31.0	214.4
Apartment	26.4	19.3	11.0	56.7	14.2	83.1	10.9	108.3	40.6	102.4	21.9	164.9
Rented apt.	23.7	13.5	10.6	47.8	14.2	75.5	10.9	100.6	37.9	89.0	21.5	148.4
Other dwelling	30.5	2.4	11.9	44.9	9.6	27.3	20.4	57.2	40.1	29.7	32.3	102.1
Did not maintain	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	15.5
Maintainer aged 65 to 74												
All movers	70.9	23.8	29.8	124.6	11.9	128.7	25.2	165.8	82.8	152.5	55.1	290.4
Owned	49.5	13.7	25.0	88.2	4.9	28.5	2.7	36.2	54.4	42.2	27.7	124.3
Rented	19.5	8.5	4.8	32.9	6.5	94.3	17.1	117.9	26.0	102.8	21.9	150.8
Single-detached	51.6	13.4	22.5	87.5	7.4	32.3	2.2	42.0	59.0	45.8	24.7	129.5
Owned single	46.7	13.4	21.2	81.3	3.6	23.6	1.0	28.2	50.4	37.0	22.1	109.5
Apartment	15.7	8.8	0.9	25.4	0.4	73.1	11.8	85.3	16.1	81.9	12.7	110.7
Rented apt.	14.2	8.5	0.9	23.6	0.4	70.2	10.8	81.4	14.6	78.7	11.6	104.9
Other dwelling	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	34.9
Did not maintain	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	15.3

The sum of components may not equal totals because of rounding.

The table reports previous tenure and dwelling type only for cases where the household reference person maintained the previous home. Previous maintainers = All movers - Did not maintain = Owned + Rented = Single-detached + Apartment + Other.

The household maintainer (reference person) is the person or one of the people in the household responsible for major household payments, such as the rent or mortgage. Apartments include units in buildings with five or more storeys and buildings with fewer than five storeys. Other dwellings include doubles; rows and terraces; duplexes; hotels, rooming or lodging houses and camps; mobile homes; and other unspecified types.

n.a. - Not available because of insufficient sample. In each row, estimates for specific dwelling types are provided where the total sample for the row is at least 50. Row totals are displayed where the total sample of mover households in the age group is at least 50.

Source: CMHC, adapted from Statistics Canada (2002 Survey of Household Spending).

Appendix Table 1 (cont'd): Housing Choices of Movers by Age of Household Maintainer, Canada, 1997-2002 (thousands)

Tenure and dwelling types of movers before and after most recent move												
Tenure and dwelling types before move	Tenure and dwelling type on December 31, 2002 (after move)											
	Owned				Rented				Total			
	Single	Apt.	Other	Total	Single	Apt.	Other	Total	Single	Apt.	Other	Total
Maintainer aged 75 or over												
All movers	28.5	19.3	14.3	62.0	9.0	127.6	10.6	147.2	37.5	146.9	24.8	209.2
Owned	26.0	12.1	12.4	50.5	5.1	49.3	3.5	57.9	31.1	61.4	15.8	108.3
Rented	2.5	4.0	1.9	8.3	3.7	72.9	5.5	82.1	6.1	76.9	7.4	90.5
Single-detached	25.2	10.3	11.2	46.7	7.9	44.0	4.3	56.2	33.1	54.3	15.5	103.0
Owned single	24.2	10.3	11.2	45.8	5.1	39.4	3.1	47.5	29.4	49.7	14.3	93.3
Apartment	1.7	4.0	0.0	5.7	0.9	55.3	2.4	58.6	2.6	59.3	2.4	64.3
Rented apt.	1.5	4.0	0.0	5.5	0.9	54.2	2.4	57.4	2.3	58.1	2.4	62.9
Other dwelling	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	31.5
Did not maintain	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	10.4
Maintainer aged 65 or over												
All movers	99.4	43.1	44.1	186.6	20.9	256.3	35.8	313.0	120.4	299.4	79.9	499.6
Owned	75.5	25.8	37.4	138.6	10.0	77.9	6.2	94.0	85.5	103.6	43.6	232.7
Rented	22.0	12.5	6.7	41.2	10.2	167.2	22.6	200.0	32.1	179.7	29.3	241.2
Single-detached	76.8	23.7	33.7	134.2	15.3	76.4	6.5	98.2	92.1	100.1	40.2	232.4
Owned single	71.0	23.7	32.4	127.1	8.7	62.9	4.0	75.7	79.7	86.7	36.4	202.8
Apartment	17.4	12.8	0.9	31.1	1.3	128.4	14.2	143.9	18.7	141.2	15.1	175.0
Rented apt.	15.6	12.5	0.9	29.0	1.3	124.3	13.2	138.8	16.9	136.9	14.1	167.8
Other dwelling	3.2	1.8	9.5	14.5	3.6	40.3	8.0	51.9	6.8	42.0	17.6	66.4
Did not maintain	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	25.8

The sum of components may not equal totals because of rounding.

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n.a. - Not available because of insufficient sample. In each row, estimates for specific dwelling types are provided where the total sample for the row is at least 50. Row totals are displayed where the total sample of mover households in the age group is at least 50.

Source: CMHC, adapted from Statistics Canada (2002 Survey of Household Spending).

CONCLUSIONS

This Highlight reviews the housing of Canadians of different ages and explores mobility patterns and reasons for moving during the period from 1997 to 2002. The housing choices made at the time of these moves indicate a focus up to the age of 55 initially on moving into homeownership and subsequently to larger homes. Beginning around age 55 or so, households exhibited increased interest in smaller homes, manifested in a modest shift out of detached homes and eventually, in later senior years, some shifting from owning to renting.

If mobility patterns in the future follow similar tendencies as during the years from 1997 to 2002, findings of this Highlight suggest that a gradual shift out of single-detached houses towards smaller multiple dwellings, including condominiums and rental apartments, will occur as baby boomers age. Because the vanguard of baby boomers only began turning 55 in the last few years, this movement is just beginning. Some of these baby boomers will move now, but many others will wait until later on, when they become seniors or even when they are well into their senior years. By this time, of course, other younger baby boomers will be turning 55 and beginning to make changes to their housing. Such a gradual adjustment of housing to changing circumstances and needs, if it does take place, would give the housing industry time to modify its offerings in response to, and perhaps even in anticipation of, changes in housing demand, thereby lessening the likelihood of mismatches between the types of housing demanded and the types supplied.

One factor that may limit the mobility of baby boomers as they age is the attachment of older people to their homes. Almost four out of five senior households did not move at all from 1997 to 2002. A factor that might help counteract this attachment would be provision of an increasing range of housing options for those aged 55 or over, especially if they were made available in a variety of locales, including neighbourhoods to which long-term residents are often strongly attached.

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Author: Roger Lewis, Housing Indicators and Demographics, Policy and Research Division, Canada Mortgage Housing Corporation.

For further information on CMHC's 2001 Census-based housing data, or to comment on this study or convey suggestions for further research, please contact:

John Engeland, Policy and Research Division,
Canada Mortgage and Housing Corporation,
700 Montreal Road, Ottawa,
K1A 0P7

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Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1 800 668-2642
Fax: 1 800 245-9274

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